

# Form Guide for STR Form

(Version 22 January 2025)

# IMPORTANT – USE UPDATED ADOBE SOFTWARE

If you submit STR Forms using an incompatible Adobe software, you may be required to file your STR Form again.

Use only the following Adobe software.

1. **Acrobat Reader DC (release note 15 or later); OR**
2. Acrobat XI (release note 11 or later)

**Note:**

-  Adobe Acrobat Reader DC is the **preferred software**, it is available for **free** on the **Adobe website**.
- If you have created draft STR Forms with outdated Adobe software or third party (non-Adobe) PDF editors, you should
  - Delete the old draft STR Forms or templates;
  - Download a fresh STR Form template from the SONAR platform; and
  - Use either of the above Adobe software to create a new draft STR Form.

# OVERVIEW

STR No:

STR Date of Submission:

## SUSPICIOUS TRANSACTION REPORT

Reporting Institution | Account Information | Entity Information | Policy Information | Suspicious Transactions | Reasons for Suspicion | Validation Summary

**Part I Reporting Institution**

Reporting Institution Particulars

Institution Type\*

Business Type\*

Name of Reporting Institution\*

UEN of Reporting Institution\*

Internal Reporting Institution Reference Number\*

**Part VI Validation Summary**

Reporting Institution Status	Validation Required	Account Information Status	Validation Required
Entity Information Status	Validation Required	Suspicious Transactions Status	Validation Required
Reason for Suspicion Status	Validation Required		

Once all of the sections are validated successfully, the form will be enabled for submission.

Click on the <SAVE> button to save changes to your draft STR. This draft will be saved onto your local device.

Greyed out fields will be auto-populated after form is uploaded onto SONAR.

You can click on the tab headers to quickly access the different sections. No input is required for sections which are not applicable to your Institution Type.

When you hover your mouse over active fields, a short description of the field will appear. You may refer to the descriptions of the fields if you are unsure of how to complete the STR.

**Use a unique Internal Reference No. for each STR filed.** Quote this Internal Reference No. when corresponding with STRO on the submitted report.

Under the tab "Validation Summary", the validation status of each section you are required to complete is displayed. After all sections have been validated, the form will be "Enabled" for submission. **Non-validated forms and forms not "Enabled" for submission will be rejected.**

# TAB – REPORTING INSTITUTION

Part I Reporting Institution	
Reporting Institution Particulars	
Institution Type*	<input type="text"/>
Business Type* 	<input type="text"/>
Name of Reporting Institution* 	<input type="text"/>
UEN of Reporting Institution* 	Internal Reporting Institution Reference Number*
<input type="text"/>	<input type="text"/>

Select your Institution Type and Business Type (according to your licensed/main business activity). The Institution Type selected will control the fields you see in the STR. Hence, **do not change the Institution Type** after you have amended / added data to other fields in the Form.

**\*NEW\*** For the Institution Types of 'Filing Agent/Qualified Individual' and 'Law Practice/Legal Practitioner', two new Business Types of 'Filing For Own Company' and 'Filing On Behalf of Third Party' have been added.

Institution Type	Business Type
Filing Agent/Qualified Individual	Filing For Own Company
	Filing On Behalf of Third Party
Law Practice/Legal Practitioner	Filing For Own Company
	Filing On Behalf of Third Party

# TAB – REPORTING INSTITUTION

Part I Reporting Institution	
<b>Reporting Institution Particulars</b>	
Institution Type*	
Business Type*	
Name of Reporting Institution*	
UEN of Reporting Institution*	Internal Reporting Institution Reference Number*
Notice Reference Number* <input type="checkbox"/> N/A	
OTHERS	
If others	
<b>Contact Officer Particulars</b>	
Contact Officer	
Name*	
Designation*	Direct Contact Number*
	+ -
Email*	
Alternate Email	
Once all of the fields are validated successfully, the form will be enabled for submission.	
<b>Validate Reporting Institution</b>	
Validation Status	Validation Required
Validated Time Stamp	21/11/2022 11:46:14 AM

Notice Reference No. (NRN) is a mandatory field. If you are not filing an STR pursuant to a crime advisory/bulletin/notice, please select the “N/A” checkbox.

Notices exclude the MAS 626 Notice and instead refer to ad-hoc notices that your regulator or STRO may publish. In such Notices, there will be explicit instructions for you to enter the NRN.

If the NRN applicable to the STR you are filing is not listed in the dropdown list, please select “Others” from the dropdown list and enter the NRN in the free-text field that will appear. The entry in this free-text field will be validated against the list of valid NRNs maintained in STRO’s database.

**\*NEW\*** The following NRNs have been added to the dropdown list:

1. ACIP CSI F
2. PROJECT CERULEAN
3. ACIP-ADVISORY-0923
4. CFT OCT 2023
5. SC-TBML-2024
6. ACIP\_CSPBPP\_2024
7. ACIP CFT CSI 1
8. UML AUG 2024
9. PROJECT CERULEAN A
10. COSMIC STR
11. INFONOTE-1024-1A

These were previously validated NRNs in the ‘OTHERS’ section

Validation has to be done at the end of every section. The validation will check that all mandatory fields have been completed and that the information has been keyed in the expected format (e.g. Date is in DD/MM/YYYY format). An error message will appear if validation fails and fields with errors will be highlighted for your attention.

# TAB – ACCOUNT INFORMATION

**Part II Account Information**

Are there account(s) involved in the suspicious activity you are reporting on?  Yes  No

**Account 1** + - Please provide details of any accounts related to the suspicious transaction(s). If there are more than one such account known to the reporting institution, click on the "+" to add more records.

^  
**Account Details**

Select "Yes" and provide **ALL** known accounts **(including accounts not maintained with you)** unless there is no possibility of the account(s) being linked to the suspected drug dealing or criminal conduct.

Note: For STRs filed due to adverse news on the entity(ies), even if the review of accounts did not uncover any suspicious transactions, you cannot exclude the possibility that tainted funds may have passed through these accounts. Hence, you should still select "Yes" and provide the account information.

Account information, e.g. bank name and account number, is useful for STRO's analysis of the STR filed and for law enforcement agencies to quickly detect relevant STRs in the STRO database. If the information is not provided in the designated fields or only provided in the <Reason(s) for Suspicion> free text field, STRO and law enforcement agencies may not be able to quickly detect the relevant STRs.

**Account Details**

Is the known account maintained with the reporting institution?  Yes  No

Name of Financial Institution\* i

We do not have the information on the Authorised Signatory.

We do not have the information on the Beneficial Owner.

Account Number\*

Type of Account\*  Unknown  Fixed Deposit  Loan  Payment Account  Virtual Currency

Savings  Investment  Current  Trust  Betting  Credit / Debit Card  Clearing

Date Account Opened\* (DD/MM/YYYY)

Account Balance\*  DR  CR

Account Ownership\*  Singly Held  Jointly Held  N/A

Use this arrow to minimize the section.

Use the "+" button to add more accounts. You are expected to provide full details of all accounts involved in the suspicious transaction(s) to the best of your knowledge.

The maximum no. of accounts that can be added is 40 accounts. If there are more than 40 accounts, enter the account information for 40 accounts in the form and the remaining accounts in a .csv file (upload as attachment). The .csv file should contain the same fields as the Account Information section.

Select "Yes" if the account involved is maintained with your institution. Select "No" if the account is not maintained with your institution. Only basic information (Bank Name, Account Number, Type of Account) will be collected for accounts not held with your institution.

There are unknown checkboxes for Account Information as follows:  
"We do not have the information on the Authorised Signatory" (This is available to all ITBTs)  
"We do not have the information on the Beneficial Owner" (This is available to all ITBTs)

The validation for the respective relationship will be removed if the checkbox is checked.

The maximum length for Account Numbers in all sections (including Sender & Receiver Wallet Addresses) is 60

# TAB – ACCOUNT INFORMATION

Date Account Opened\* (DD/MM/YYYY)

Account Balance\*  DR  CR

Account Ownership\*  Singly Held  Jointly Held  N/A

**Other accounts maintained by the same entity(s) but not part of this STR**

Account Number

Account Status\*  Active  Dormant  Suspended  Closed

Date Account Opened\* (DD/MM/YYYY)  Date of Account Suspension/Closure\* (DD/MM/YYYY)

If the same entity maintains multiple accounts with your reporting institution, please provide full details of accounts which are involved in the suspicious transactions by adding more accounts.

For accounts which are not linked to the suspicious activity, you may key in the account numbers in this field (do not include "-" or space between numbers or description of the accounts).

Use the "+" button to add more accounts.

Account Status and Date Account Opened are mandatory when an "Other Account" is provided.

Date of Account Suspension/Closure is mandatory when the Account Status of the "Other Account" is Suspended/Closed.

**Account Status**

Account Status\*  Active  Dormant  Suspended  Closed

Account has been seized by a Law Enforcement Agency

The reporting institution has taken measures against the account

**Handling Of Account Balance Upon Account Closure**  
*You have indicated that the reported account is closed. Please provide details on how the account balance was handled.*

Date of Account Suspension/Closure\* (DD/MM/YYYY)

Account Balance was returned via: (select 1)\*

Remitted to Local Beneficiary  
 Remitted to Foreign Beneficiary  
 Returned in cash / cash equivalent (cashier's order, cheque, etc)  
 N/A - No instructions received

**Account Information Updated as at\* (DD/MM/YYYY)**

Once all of the fields are validated successfully, the form will be enabled for submission.

Validation Status **Validation Required** Validated Time Stamp

"Account Status" here refers to the main account reported on in the STR

If "Closed" is selected, you should indicate the handling of the account balance upon its closure – i.e. how and where the remaining funds in the account were disbursed.

Note: If the information on the flow of funds is not available at the time of filing the STR, but becomes available later (e.g. account is closed later or cashier's order is cashed at a later date), you should indicate that the information is currently not available and promptly file another follow-up STR upon receipt of such information.

# TAB – ACCOUNT INFORMATION

## Account Status

Account Status\*  Active  Dormant  Suspended  Closed

Account has been seized by a Law Enforcement Agency

Law Enforcement Agency Name\*

Law Enforcement Agency Case Reference No\*

Law Enforcement Agency Contact Officer Name\*

Law Enforcement Agency Contact No.\*

+  -

Date of Seizure\*

The reporting institution has taken measures against the account

Describe Measures Taken\* No. of Characters (Max): 100

Date Action Taken\* (DD/MM/YYYY)

Account Information Updated as at\* (DD/MM/YYYY)

Once all of the fields are validated successfully, the form will be enabled for submission.

Validate Account Information

Validation Status  Validated Time Stamp

Check "Account has been seized by a Law Enforcement Agency" and provide details on the law enforcement agency and the seizure order. The details should be found on the seizure order.

Note:

- The information will allow STRO to quickly disseminate the relevant information to the law enforcement agency interested in the matter.
- You should respond to the seizure order and/or production orders.

Check "The reporting institution has taken measures against the account" and provide details on measures taken. For example, enhanced monitoring, reporting institution to close account.

Note: There is no need to indicate 'STR filed' as a measure taken.

# TAB – ENTITY INFORMATION

**Part III Entity Profile**

**Entity 1**

Please provide details of all entities related to the suspicious transaction you are reporting on. This includes account owners, authorized signatories and ultimate beneficial owners of the reported suspicious accounts as well as known transacting parties of the suspicious transaction.

Is this entity related to the reported account(s)?\*  Yes  No

**Relationship to Account 1**

Select Account Number\* 123456789 Relationship of Entity to Account\* Authorised Signatory

Date of Appointment as Authorised Signatory / Beneficial Owner\*  Unknown Relationship of Entity to Account Holder\*  Unknown

**Relationship to Account 2**

Select Account Number\* 123456789 Relationship of Entity to Account\* Beneficial Owner

Date of Appointment as Authorised Signatory / Beneficial Owner\*  Unknown Relationship of Entity to Account Holder\*  Unknown

**Entity Particulars**

Profile Information\*

Entity featured in foreign adverse news/sanction lists

Entity featured in local adverse news/sanction lists

Entity not featured in adverse news/sanction lists but suspected of committing an offence

Entity is a Politically Exposed Person (PEP)

Entity is a relative/close associate of a Politically Exposed Person (PEP)

None of the Above

Check if adding Person Entity

Check if adding Business Entity

Use the “+” button to add more entities.

Provide full details of **ALL entities** involved in the suspicious transaction(s), include **joint accounts holders, authorised signatories and beneficial owners** of the accounts and policies added in in Part II <Account Information> section or Part IV <Policy Information> section.

Note: Entity information e.g. name, identifiers, address and contact numbers provided in the designated fields (should not be in the <Reason(s) for Suspicion> free text field), is useful for STRO’s quick analysis of the STR filed and for law enforcement agencies to accurately determine their entities of interest.

The maximum no. of entities that can be added is 40 entities. If there are more than 40 entities, enter the entity profiles for 40 entities in the form and the remaining entities in a .csv file (upload as attachment). The .csv file should contain the same fields as the Entity Information section.

Select “Yes” and provide details if the entity is related to the accounts added in the Account Information section. For every account added, the account holder must be added as an entity in the Entity Information section.

Note:

- Relationship to Account section is only displayed if you select “Yes” at the “Is this entity related to the reported account(s)?” field.
- If the entity has 2 or more relationships to the account(s), use the “+” button to add more relationships (up to 20 relationships).
- It is mandatory to provide authorised signatory(ies) and beneficial owner(s) of business accounts.
- There should be at least 2 account holders if the account is a joint account. Account holders of joint accounts must be Person Entity.

Indicate whether the entity is a Person Entity or Business Entity. This will change the fields that you have to complete for this section. **Do not change this selection after you have completed the section to prevent loss of information.** By default, the form shows the fields required for a Person Entity.

# TAB – ENTITY INFORMATION

Part III Entity Profile	
<b>Entity 1</b> + -	Please provide details of all entities related to the suspicious transaction you are reporting on. This includes account owners, authorized signatories and ultimate beneficial owners of the reported suspicious accounts as well as known transacting parties of the suspicious transaction.
Is this entity related to the reported account(s)? <input checked="" type="radio"/> Yes <input type="radio"/> No	
<b>Relationship to Account 1</b> + -	
Select Account Number* 123456789	Relationship of Entity to Account* Authorised Signatory
Date of Appointment as Authorised Signatory / Beneficial Owner* <input checked="" type="checkbox"/> Unknown	Relationship of Entity to Account Holder* <input type="checkbox"/> Unknown Director
<b>Relationship to Account 2</b> + -	
Select Account Number* 123456789	Relationship of Entity to Account* Beneficial Owner
Date of Appointment as Authorised Signatory / Beneficial Owner* <input checked="" type="checkbox"/> Unknown	Relationship of Entity to Account Holder* <input type="checkbox"/> Unknown Director
<b>Entity Particulars</b>	
<b>Profile Information*</b>	
<input type="checkbox"/> Entity featured in foreign adverse news/sanction lists	
<input type="checkbox"/> Entity featured in local adverse news/sanction lists	
<input type="checkbox"/> Entity not featured in adverse news/sanction lists but suspected of committing an offence	
<input type="checkbox"/> Entity is a Politically Exposed Person (PEP)	
<input type="checkbox"/> Entity is a relative/close associate of a Politically Exposed Person (PEP)	
<input type="checkbox"/> None of the Above	
<input checked="" type="radio"/> Check if adding Person Entity	
<input type="radio"/> Check if adding Business Entity	

## Entering Directorship Details

Director of a company is NOT the account holder of the company's account, but could be the beneficial owner and/or authorized signatory.

If your reporting institution has full ownership information of a corporate bank account and the company is beneficially-owned by 1 director, you may enter the relationship by creating **2 entities in the STR: 1 person entity (director) and 1 business entity.**

Note: The relationship information is critical in the scenario where the account holder is a foreign corporate entity and such information is only available to reporting institution during account opening CDD process.

When "Others" is selected for "Relationship of Entity to Account" or "Relationship of Entity to Account Holder", a free-text field "If others, please specify" will appear. The values entered in the free-text field will be rejected if they resemble values found in the drop-down list.

There are "Unknown" checkboxes for the date of appointment as Authorised Signatory/Beneficial Owner. Select this checkbox if you do not have the relevant dates of appointments; the date field will then be greyed out.

# TAB – ENTITY INFORMATION

First Name and Middle Name, if any*	<input type="checkbox"/> Unknown
<input type="text"/>	
Last Name (Family/Surname)*	<input type="checkbox"/> Unknown
<input type="text"/>	
Sex*	
<input checked="" type="radio"/> Male <input type="radio"/> Female	
Country/Region of Birth	
<input type="text"/>	
Nationality/Citizenship*	<input type="checkbox"/> Unknown
<input type="text"/>	<input type="button" value="+"/> <input type="button" value="-"/>
Tax Residency*	<input type="checkbox"/> Unknown
<input type="text"/>	<input type="button" value="+"/> <input type="button" value="-"/>

“Unknown” checkboxes are provided for most mandatory fields. If you are unable to obtain the information, select “Unknown” and the field will be disabled.

Provide the name of the entity, based on official identification document as far as possible.

If the separation between <First Name> and <Last Name> is not apparent, provide the full name as it appears in the identification documentation under <First Name and Middle Name, if any> and click unknown for <Last Name>.

For example, Emily Tan Ah Goh. <First Name and Middle Name, if any> = “Emily Tan Ah Goh” and click unknown for <Last Name>.

You should **NOT** repeat the full name for both <**First Name and Middle Name, if any**> and <**Last Name**> fields. This will corrupt the data and make it more difficult for STRO and law enforcement agencies to detect the relevant STR.

**\*NEW\*** The 'Unknown' checkbox for the 'Sex' field has been removed.

# TAB – ENTITY INFORMATION

Occupation\*  Unknown

Net Worth (in SGD)\*  Unknown

SGD

Annual Income Range\*  Unknown

No Income       ≤ SGD 320,000  
 ≤ SGD 20,000       ≤ SGD 500,000  
 ≤ SGD 40,000       ≤ SGD 1,000,000  
 ≤ SGD 80,000       ≤ SGD 2,000,000  
 ≤ SGD 120,000       ≤ SGD 5,000,000  
 ≤ SGD 160,000       ≤ SGD 10,000,000  
 ≤ SGD 200,000       > SGD 10,000,000

Is the subject employed by a Financial Institution in Singapore?\*  Yes  No  Unknown

Employer's Name\*  Unknown

Employer's Main Business Activity\*  Unknown

**\*NEW\*** For Person Entities, the Employer's Main Business Activity dropdown list has been updated.

## New list of Business Activities

Accounting and auditing services (excluding online marketplaces)	Foreign exchange brokers and dealers	Money-lending	Retail sale of motor vehicles except motorcycles and scooters
Activities of political organisations	Forestry, logging and related service activities	Nursing and personal care facilities (including nursing homes and hospices)	Retail sale of pharmaceutical and medical goods n.e.c.
Activities of religious organisations n.e.c.	Full banks	Online marketplaces for goods (including food)	Retail sale of specific commodities n.e.c.
Advertising activities	Fund management activities n.e.c.	Other cleaning services n.e.c. (excluding online marketplaces)	Retail sale of tobacco products
Agricultural and animal husbandry service activities except veterinary activities	General building engineering design and consultancy services	Other holding companies	Shipping companies, including chartering of ships and boats with crew (freight)
Airlines (freight)	General contractors (building construction including major upgrading works)	Other manufacturing industries n.e.c.	Social services for children and youths (e.g. youth outreach services, adoption services)
Airlines (passenger)	General insurance (except marine and import, export & credit insurance)	Other mining and quarrying	Stock, share and bond brokers and dealers
Airport operation services	General reinsurance	Other personal service activities n.e.c. (excluding online marketplaces)	Street-hail and ride-hail service providers
Arbitration and mediation services (excluding online marketplaces)	General warehousing	Passenger ferry services	Training courses n.e.c.
Casinos	Gold bullion brokers and dealers	Pawnbrokerage	Transaction/Payment processing services
Clinics and other general medical services (Western)	Hotels	Petroleum refineries	Travel agencies and tour operators (mainly outbound)
Credit card services	Information technology cybersecurity consultancy	Private security activities	Trusts, funds and similar financial entities (e.g. collective portfolio investment funds (excluding those with rental income))
Credit rating agencies	Management consultancy services	Public order and safety activities n.e.c.	Vehicle inspection and valuation services
Crude petroleum and natural gas production	Management of human resource functions	Real estate agencies and valuation services	Wholesale banks
Data analytics, processing and related activities n.e.c.	Manufacture of other food products n.e.c. (except food chemicals and additives)	Real estate developers	Wholesale of a general line (wide range) of groceries (e.g. cereals, sugar, edible oils, sauces and dairy products)
Debt collection services	Manufacture of tobacco products n.e.c. (e.g. cigars, loose tobacco)	Remittance services	Wholesale of medicinal and pharmaceutical products (Western)
Executive, legislative and other general public administration (e.g. Istana, parliament, tax authority)	Merchant banks	Restaurants	Wholesale of other household goods n.e.c.
Finance companies (with deposit taking functions)	Mobile cellular and other wireless telecommunications network operation	Retail sale of electrical household appliances, furniture, lighting equipment and other household articles n.e.c.	Wholesale of other machinery and equipment n.e.c.
Financial leasing companies	Money-changing services	Retail sale of food n.e.c.	Wholesale trade of a variety of goods without a dominant product

# TAB – ENTITY INFORMATION

Check if adding Person Entity  
 Check if adding Business Entity

Entity's Legal Name\*  Unknown

Type of Legal Entity  Unknown

Main Business Activity\*  Unknown

Net Assets (SGD)\*  Unknown  
SGD

Tax Residency\*  Unknown

**\*NEW\*** For Business Entities, the Main Business Activity dropdown list has been updated. The list is similar to the Employer's Main Business Activity dropdown list for Person Entities.

Tax Residency is a mandatory field for Business Entities. If you do not know the Tax Residency of the Business, check the "Unknown" checkbox.

**Entity Identification Information** + -

Identification/Registration Number\*  Unknown Country/Region of Issue/Registration\*  Unknown

**Entity Contact Information**

**Address\***  Unknown  Partial Address  Same as Entity 1

Address + -

Block/House No Street Name

Building Name Floor No Unit

City State

Postal/ZIP Code Country/Region

**Contact\***  Unknown

Contact Number + - Contact Type + -

- Select "Unknown" if the address of the entity is not available.

- Select "Partial Address" if you do not have all mandatory information required in this section.

- Select "Same as Entity 1" if the entities share the same address

**Entity Other Information**

Entity's Role in Suspicious Activity\* (Tick all that is applicable)

Payor/Sender  Payee/Receiver  Intermediary  Claimant

No Role

Others \_\_\_\_\_  
(please specify)

Select "No Role" if the entity is a director/shareholder/authorised signatory/beneficial owner of a company but is not directly involved in the suspicious transaction.

# TAB – ENTITY INFORMATION

This section will appear when 2 or more entities are entered in “Entity Information”.

If the account holder is a Business Entity, you should

- enter the authorized signatory, beneficial owner and/or director as a Person Entity in the “Entity Information” section
- Link the Business Entity to the relevant Person Entity.
- Enter “Business Partners/ Business/ Formal Relationship in <Known Relationship> field.

There is no known relationships between the entities in this report

**Relationship Information**  
Please indicate any known relationship(s) between the reported entities. If there are no known relationship, please check the checkbox “There are no known relationships between the entities in this report”.

Entity 1	Entity 2	Known Relationship	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="+"/> <input type="button" value="-"/>

Once all of the fields are validated successfully, the form will be enabled for submission.

  
Validation Status  Validated Time Stamp 

Illogical relationships will be rejected.

-For example, if Entity A and Entity B are declared as Parent-Child, then Entity A and Entity B cannot be declared as Spouses.

Select the related entities and their relationship.

Use the “+” button to add more relationships.

# TAB – POLICY INFORMATION

**Part IV Policy Information**

No known policies involved in suspicious transaction

**Policy 1** + -

Please provide details of any known policies held or owned by the entity reported above. If there are no known policy, please check the checkbox "No known policies involved in the suspicious transaction". If there are more than one of such insurance policy known to the reporting institution, click on the "+" to add more records.

**Entity to Policy Relationship** + -

Related Entity\*

Relationship of Entity to Policy\*

**Policy Details**

Policy Number\*

Type of Policy\*

Date of Commencement\*   Unknown

Surrender Value

Premium Payment\*  
 Regular  Single

Sum Assured\*

Premium (in original currency)\*

Premium (in SGD) SGD

Date when payment was received  + -

This section will appear when the Institution Type selected in the Reporting Institution tab is "Direct Insurance", "Reinsurance" or "Financial Adviser".

Use the "+" button to add more policies.

Provide full details of all policies involved in the suspicious transaction(s) to the best of your knowledge.

You may enter up to 10 policies. If there are more than 10 policies, enter the policy information for 10 policies in the form and the remaining policies in a .csv file (upload as attachment). The .csv file should contain the same fields as the Policy Information section.

Select the related entities and their relationship. Use the "+" button to add more relationships.

Indicate whether the premium is paid regularly or in a single payment. If Regular is selected, please indicate the Premium Interval.

# TAB – SUSPICIOUS TRANSACTIONS

Part V Suspicious Transaction(s)	
<b>Suspicious Transaction(s)</b>	Enter details of any suspicious transactions noted by the reporting institution. You may also wish to upload the transaction details as a Comma Separated Values (.csv) file.
Total Amount Involved (Actual Transactions)*	SGD 30,000,000 to <SGD 50,000,000 <input type="checkbox"/> Unknown
Total Amount Involved (Attempted/Rejected Transactions)*	SGD 0 to <SGD 20,000 <input type="checkbox"/> Unknown
<b>Transaction</b> <input type="button" value="+"/> <input type="button" value="-"/>	Please Indicate <input checked="" type="radio"/> Actual <input type="radio"/> Attempted/Rejected
Select the Account Number for which this transaction relates to	
1234567890	
Type of Transaction	
Amount in Original Currency	
<input type="checkbox"/> Check this box if the suspicious transaction(s) occurred over a period of time.	
Transaction Date	
<input checked="" type="checkbox"/> Check this box if the suspicious transaction(s) occurred over a period of time.	
Start Date	End Date

If the amount involved is unknown for either type of transactions, click the respective "Unknown" checkboxes.

The maximum no. of transactions that can be added is 40 transactions. If there are more than 40 transactions, provide **ALL** the transactions in a .csv file. The .csv file for the transaction information should contain the same fields as the Suspicious Transaction(s) section.

You are able to select which account the transaction relates to.

When the suspicious transaction(s) occurred on a specific date, the "transaction date" should be the value date of the transaction(s).

For transactions that occurred over a period of time, select "Check this box if the suspicious transaction(s) occurred over a period of time." "Transaction date" will change to "Start Date" and "End Date" will be populated.

Note:

- Provide transaction details **over the review period, or at least over a three month period that covers the suspicious transaction(s), whichever is the longer period.**

# TAB – SUSPICIOUS TRANSACTIONS

Part V Suspicious Transaction(s)	
<b>Suspicious Transaction(s)</b>	Enter details of any suspicious transactions noted by the reporting institution. You may also wish to upload the transaction details as a Comma Separated Values (.csv) file.
Total Amount Involved (Actual Transactions)*	<input type="text"/> <input type="checkbox"/> Unknown
Total Amount Involved (Attempted/Rejected Transactions)*	<input type="text"/> <input type="checkbox"/> Unknown
<b>Transaction</b> <input type="button" value="+"/> <input type="button" value="-"/>	Please Indicate <input checked="" type="radio"/> Actual <input type="radio"/> Attempted/Rejected
Select the Account Number for which this transaction relates to	
<input type="text" value="1234567890"/>	
Type of Transaction	
<input type="text" value="Virtual Assets"/>	
Virtual Asset Transaction* <input type="radio"/> Deposit <input type="radio"/> Withdrawal	
Name of Virtual Asset*	Amount in Virtual Asset*
<input type="text" value="NFT"/>	<input type="text"/>
If NFT:	<input type="text"/>
Name of Virtual Asset*	Amount in Virtual Asset*
<input type="text" value="Others"/>	<input type="text"/>
If Others:	<input type="text"/>

For the type of transaction “Virtual Assets”, select whether the virtual asset transaction involves a deposit or withdrawal from the account.

Select the name of the Virtual Asset involved in the transaction from the dropdown list. If the Virtual Asset involved is an NFT, select “NFT” and fill in the name of the NFT in the “If NFT” free-text field. If the Virtual Asset involved is not in the dropdown list, select “Others” and fill in the name of the Virtual Asset in the “If Others” free-text field.

# TAB – SUSPICIOUS TRANSACTIONS

Part V Suspicious Transaction(s)	
<b>Suspicious Transaction(s)</b>	Enter details of any suspicious transactions noted by the reporting institution. You may also wish to upload the transaction details as a Comma Separated Values (.csv) file.
Total Amount Involved (Actual Transactions)*	<input type="text"/> <input type="checkbox"/> Unknown
Total Amount Involved (Attempted/Rejected Transactions)*	<input type="text"/> <input type="checkbox"/> Unknown
<b>Transaction</b> <input type="button" value="+"/> <input type="button" value="-"/>	Please Indicate <input checked="" type="radio"/> Actual <input type="radio"/> Attempted/Rejected
Select the Account Number for which this transaction relates to	
<input type="text" value="1234567890"/>	
Type of Transaction	
<input type="text" value="Virtual Assets"/>	
Virtual Asset Transaction*	<input type="radio"/> Deposit <input type="radio"/> Withdrawal
Name of Virtual Asset*	Amount in Virtual Asset*
<input type="text" value="Others"/>	<input type="text"/>
If Others:	<input type="text"/>
Amount in Fiat Currency	<input type="text"/>
<input type="text"/>	
Transaction Date	<input type="text"/>
Transaction Hash*	<input type="text"/> <input type="checkbox"/> Unknown
Sender Wallet Address*	<input type="text"/> <input type="checkbox"/> N/A
Receiver Wallet Address*	<input type="text"/> <input type="checkbox"/> Unknown
Country/Region of Source	Country/Region of Destination
<input type="text"/>	<input type="text"/>
Name of Counterparty Virtual Asset Service Provider*	<input type="text"/> <input type="checkbox"/> N/A
Counterparty Name	Counterparty Identification/Registration Number
<input type="text"/>	<input type="text"/>

For Virtual Asset Transactions, there will be no option to accumulate transactions over a period of time. If there are multiple Virtual Asset Transactions, enter each transaction as an additional suspicious transaction.

# TAB – Reasons for Suspicion

Part VI Reasons for Suspicion		
Possible Type of Crime		
<p>Select the most applicable type(s) of crime from the options provided below. You may select more than 1 option. This section is mandatory. If there is no discernable type of crime in this STR, please select "Not Established/Unknown".</p>		
<input type="checkbox"/> <b>Terrorism and Threats to National Security</b> <input type="checkbox"/> Illicit Arms Trafficking <input type="checkbox"/> Known or Suspected terrorist/terrorist organisation <input type="checkbox"/> Terrorism-financing <input type="checkbox"/> Terrorism/related sanctions <input type="checkbox"/> Transfer/brokering of strategic goods <input type="checkbox"/> Proliferation-financing and related <input type="checkbox"/> Proliferation-related sanction	<input type="checkbox"/> <b>Money Laundering</b> <input type="radio"/> Legal Entity <input type="radio"/> Natural Person <input type="radio"/> Self-Laundering <input type="radio"/> Third Party Laundering <input type="checkbox"/> ML involving fraudulent wire transfer <input type="checkbox"/> ML involving fraudulent trade documents	<input type="checkbox"/> <b>Robbery, Theft and other serious violent crimes</b> <input type="checkbox"/> Kidnapping, Illegal Restraint and Hostage Taking <input type="checkbox"/> Maritime Piracy <input type="checkbox"/> Murder and Grievous Bodily Injury <input type="checkbox"/> Theft <input type="checkbox"/> Extortion and other Serious Violent Crimes
<input type="checkbox"/> <b>Tax Crimes and Smuggling</b> <input type="checkbox"/> Domestic Tax Evasion <input type="checkbox"/> Foreign Tax Evasion <input type="checkbox"/> Tax Amnesty <input type="checkbox"/> Customs/Excise duties evasion <input type="checkbox"/> GST/VAT evasion <input type="checkbox"/> Illicit Trafficking in Stolen and Other Goods <input type="checkbox"/> Income Tax Evasion <input type="checkbox"/> Other types of tax evasion	<input type="checkbox"/> <b>Organised Crime and Racketeering</b> <input type="checkbox"/> Illegal Gambling and Remote Gambling related <input type="checkbox"/> Syndicated/Organised Crime <input type="checkbox"/> Unlicensed Money Lending	<input type="checkbox"/> <b>AML / CFT / Other Offences relating to</b> <input type="checkbox"/> Accountants Act 2004 <input type="checkbox"/> Accounting and Corporate Regulatory Authority Act 2004 <input type="checkbox"/> Banking Act 1970 <input type="checkbox"/> Business Names Registration Act 2014 <input type="checkbox"/> Casino Control Act 2006 <input type="checkbox"/> CDSA 1992 (for matters relating to Cash Movement Reports) <input type="checkbox"/> CDSA 1992 (for matters relating to failure to file STR) <input type="checkbox"/> Charities Act 1994 <input type="checkbox"/> Companies Act 1967 <input type="checkbox"/> Computer Misuse Act 1993 <input type="checkbox"/> Estate Agents Act 2010 <input type="checkbox"/> Finance Companies Act 1967 <input type="checkbox"/> Financial Advisers Act 2001 <input type="checkbox"/> Insolvency, Restructuring and Dissolution Act 2018 <input type="checkbox"/> Insurance Act 1966 <input type="checkbox"/> Legal Profession Act 1966 <input type="checkbox"/> Monetary Authority of Singapore Act 1970 <input type="checkbox"/> Moneylenders Act 2008 <input type="checkbox"/> Pawnbrokers Act 2015 <input type="checkbox"/> Payment Services Act 2019 <input type="checkbox"/> Precious Stones and Precious Metals (Prevention of Money Laundering, Terrorism Financing and Proliferation Financing) Act 2019 <input type="checkbox"/> Securities and Futures Act 2001 <input type="checkbox"/> Trust Companies Act 2005
<input type="checkbox"/> <b>Fraud / Cheating</b> <input type="checkbox"/> Public/Company funds in official capacity <input type="checkbox"/> Non-public/company funds <input type="checkbox"/> Counterfeit financial instruments <input type="checkbox"/> Credit/Debit/ATM card fraud <input type="checkbox"/> Criminal Breach of Trust/ Embezzlement <input type="checkbox"/> Falsification of Accounts <input type="checkbox"/> Fictitious Invoice Financing <input type="checkbox"/> Forgery/Fraudulent Documents <input type="checkbox"/> Internal Bank Fraud <input type="checkbox"/> Internet/E-commerce Fraud <input type="checkbox"/> Investment Fraud (including Ponzi Scams) <input type="checkbox"/> Loan Fraud <input type="checkbox"/> MLM/Pyramid Selling <input type="checkbox"/> Phone Scam <input type="checkbox"/> Wire Transfer Fraud <input type="checkbox"/> Other Fraud/Cheating	<input type="checkbox"/> <b>Securities-related Offences</b> <input type="checkbox"/> False or Misleading Statements <input type="checkbox"/> Insider Trading <input type="checkbox"/> Market Manipulation/Rigging <input type="checkbox"/> Regulatory Offences <input type="checkbox"/> Unauthorised Share Trading	<input type="checkbox"/> <b>Other possible offences</b> <input type="checkbox"/> Dealing with Obscene Materials <input type="checkbox"/> Illegal Dealing of Prohibited Items <input type="checkbox"/> Other Sanctions <input type="checkbox"/> Possible Offences related to crowdfunding
<input type="checkbox"/> <b>Trafficking of Humans, Smuggling of Migrants, Sexual exploitation including exploitation of children</b> <input type="checkbox"/> Immigration-related Offences <input type="checkbox"/> Vice	<input type="checkbox"/> <b>Environmental Crime</b> <input type="checkbox"/> Import/Export of Endangered Species without permit <input type="checkbox"/> Import/Export of Hazardous Waste without permit <input type="checkbox"/> False Statements relating to Hazardous Waste <input type="checkbox"/> Import/Export of Radioactive Materials <input type="checkbox"/> Disposal/Accumulation of Radioactive Waste <input type="checkbox"/> Import of Wild Animals and Birds <input type="checkbox"/> Import/Storage/etc. of hazardous substances <input type="checkbox"/> Illegal Harvesting or Trafficking of Wild Fauna and Flora <input type="checkbox"/> Illegal Logging/Land Clearing	<input type="checkbox"/> <b>Counterfeiting and Piracy of Products</b> <input type="checkbox"/> Counterfeit Currency <input type="checkbox"/> Offences under Medicines Act 1975 <input type="checkbox"/> Trademark/Copyright infringement
	<input type="checkbox"/> <b>Bribery / Corruption-related</b> <input type="checkbox"/> <b>Drugs-related Offences</b> <input type="checkbox"/> Import/Export of a controlled drug <input type="checkbox"/> Manufacture/Cultivation of a controlled drug <input type="checkbox"/> Trafficking of a controlled drug	<input type="checkbox"/> <b>Not Established / Unknown</b>

Select at least 1 Possible <Type of Crime> related to the STR. You may either select a **header** or a more detailed option. You may select more than 1 option.

In most instances, you should be able to identify possible Type(s) of Crime based on the suspicious indicators which prompted you to file a STR. Hence, you should **NOT** be selecting "Not Established/Unknown" **except only for a few cases.**

# TAB – Reasons for Suspicion

## Categories of Suspicion

Select the applicable categories of suspicion that describes the reported suspicious transaction(s).  
You may select more than 1 option. This section is mandatory.

### Anomalies noted during Customer / Supplier Due Diligence

- a. Entity was uncontactable for long period(s) (more than 2 months)
- b. Entity was unable/unwilling to provide information/documentation
- c. Questionable or false information/document was/were provided during onboarding
- d. Unable to determine relationship between entity and transacting party/parties
- e. Financial activity inconsistent with known profile of entity
- f. Purchase of insurance/investment products inconsistent with known profile of entity
- g. Multiple accounts/policies opened under a single entity
- h. Sudden change in account activity
- i. Unable to determine source of wealth
- j. Personal account used for business purposes
- k. Business account used for personal purposes
- l. Unusual interest in reporting institution's AML/CFT policies
- m. Unusual interest in refund policies
- n. Origins of precious stones, precious metals or precious product appears to be fictitious
- o. Rough diamonds are not accompanied by a valid Kimberley Process (KP) certificate
- p. Entity(s) featured in adverse news/Transactions with entity(s) featured in adverse news
- q. Entity(s) participating in Tax Amnesty

### Fund Movement

- a. Unusual/Uneconomic movement of funds
  - i. Domestic movement of funds
  - ii. International receipt of funds from high-risk jurisdictions/sanctioned countries
  - iii. International outward transfer of funds to high-risk jurisdictions/sanctioned countries
  - iv. Funds transferred from multiple entities into the account of a single entity
  - v. Funds transferred from a single entity into the accounts of multiple entities
- b. Frequent deposits which are promptly withdrawn in cash
- c. Funds received are immediately transferred out/withdrawn
- d. Funds transferred from businesses into individual's account(s)
- e. Funds transferred from money changers/remittance companies into individual's account(s)
- f. Incomplete remittance information in wire transfers

Select at least 1 <Categories of Suspicion> that describes the suspicious transaction(s) in this STR. You do not have to reiterate the same description in the <Reason(s) for Suspicion> if they have already been selected here.

### Structuring/Layering of Transactions

- a. Segregating a large transaction into a number of smaller transactions
- b. Transactions using separate entities to conceal the source of funds/order of transactions
  - i. Transactions with offshore companies
  - ii. Entity conducting transaction(s) on behalf of third party/s
  - iii. Unable to establish relationship between third party/s and entity
  - iv. Unable to establish reason for/purpose of third party payment
- c. Unable to determine source of funds
- d. Multiple transactions below reporting requirements
- e. Refining – Exchanging coinage or small denomination notes for larger denominations
- f. Large cash transactions (please indicate original currency)
  - i. Local Currency (SGD)
  - ii. Foreign Currency (please select)

### Transactions with no apparent business/lawful purpose

- a. Dubious/Uneconomical transactions
  - i. Frequent redemptions and short holding period of investments
  - ii. Minimal investments with large/frequent transactions
  - iii. Customer is not concerned with exchange rates, the value and/or specifications of the purchase/investment
  - iv. Frequent/repeated transactions with no apparent purpose
- b. Unusual use of credit/debit/ATM cards
  - i. Multiple cash card refunds into a single account
- c. Questionable Financial Instruments (Counterfeit Currency, Chips, Tokens, etc)

# TAB – Reasons for Suspicion

## Categories of Suspicion

Select the applicable categories of suspicion that describes the reported suspicious transaction(s).  
You may select more than 1 option. This section is mandatory.

### Casino-Related Suspicious Indicators

- a. Unusual Transfer of Funds
  - i. Funds deposited from multiple entities into a single patron's account
  - ii. Funds transfers to/from company accounts
  - iii. Transactions conducted on behalf of other patrons
  - iv. Unusual use of credit/debit/ATM cards
  - v. Rejected/Reversed Transactions
- b. Unusual use of Gaming Instruments
  - i. Passing of Physical Currency
  - ii. Passing of Chips
  - iii. Non-premium/Non-program members gaming with premium/program chips
  - iv. Unusual use of gaming machines
  - v. Unusual use of entertainment vouchers
  - vi. Unusual use of Casino Products and/or Casino Marketing Programmes
- c. Unusual Behaviour
  - i. Unknown source of funds/cash out chips
  - ii. Unusual behaviour involving casino staff
  - iii. Gaming activities inconsistent with known profile of entities
  - iv. Cash-ins, Cash-outs and win/loss do not tally
    - Cash-in  Large  Minimal  No cash-in
    - Cash-out  Large  Minimal  No cash-out
    - Gaming  Regular  Minimal  No Gaming
  - v. Frequent entries to High Limit Gaming Area (HLGA) but with minimal or no gaming
- d. Suspected Undesirable Betting
  - i. Verbal Betting
  - ii. Contra Betting (offsetting bets)
  - iii. Phone Betting
  - iv. Insurance Betting
  - v. Fluctuations in average bets
  - vi. Side betting
  - vii Recording gaming details during bet
- e. Junket/Casino Affiliation

This section will appear when the Institution Type selected in the Reporting Institution tab is "Casino Operator".





# SONAR USER GUIDE

For more information on the following functions of SONAR:

General Information on SONAR User Rights

Apply for Administrator User Right

Create Non-Administrator Users

Search, Edit and Delete Users

Submit Suspicious Transaction Reports

Search Submitted Reports

View Bulletins and Alerts

SONAR Technical Requirements

Refer to the SONAR User Guide at <https://www.police.gov.sg/e-services/report/stro-online-notices-and-reporting-platform/what-you-need>

# GETTING STARTED WITH SONAR

For STR filers  
(Updated on 1 July 2024)